

IN SUPPORT OF H. RES. 172: SUPPORTING THE GOALS AND IDEALS OF NATIONAL FINANCIAL LITERACY MONTH

**HON. RUBÉN HINOJOSA**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. HINOJOSA. Mr. Speaker, I rise in strong support of House Resolution 172, supporting the goals and ideals of National Financial Literacy Month, 2013. I would like to thank my four co-sponsors of the bill, Mr. STEVE STIVERS of Ohio, my new co-chair for the Financial and Economic Literacy Caucus, Ms. EDDIE BERNICE JOHNSON of Texas, Ms. TERRI SEWELL, of Alabama, and Mr. MATT CARTWRIGHT of Pennsylvania.

Mr. Speaker, personal financial literacy is essential to ensure that individuals are prepared to manage money, credit, and debt, and become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens. Financial literacy has been linked to lower delinquency rates for mortgage borrowers, higher participation and contribution rates in retirement plans, improved spending and saving habits, higher net worth, and positive knowledge, attitude, and behavior changes. Expanding access to the mainstream financial system provides individuals with lower-cost and safer options for managing finances and building wealth and is likely to lead to increased economic activity and growth.

According to the newly released study from Girl Scouts of the USA, "Having It All: Girls and Financial Literacy," ninety percent of girls say it is important for them to learn how to manage money. However just twelve percent say they feel confident in making financial decisions. They are also products of how the world has changed, as many distrust large financial institutions and think that debt is a normal part of life. Young people look to their parents for guidance on money issues. Unfortunately, too many parents themselves are choosing to opt out of the financial mainstream, for a number of reasons. According to the Federal Deposit Insurance Corporation, at least 28.3 percent of households in the United States are unbanked or underbanked and, subsequently, have missed opportunities for savings, lending, and basic financial services. According to the National Foundation for Credit Counseling, 39 percent of adults in the United States report that they have no savings. For families to be able to emerge out of poverty, these statistics must change. Financial literacy is the key to social mobility in America.

In February 2005, then-Congresswoman Judy Biggert of Illinois and I co-founded, and currently co-chair, the Financial and Economic Literacy Caucus, FELC, to provide a forum for interested Members of Congress to work in collaboration with the Financial Literacy and Education Commission, highlight public and private sector best practices, and organize and promote financial literacy legislation, seminars, and events, such as Financial Literacy Month and the annual Financial Literacy Day Fair on the Hill that is being held today, April 26, 2013, in the Cannon Caucus Room.

THE 369TH INFANTRY REGIMENT  
100 YEAR ANNIVERSARY

**HON. CHARLES B. RANGEL**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Mr. RANGEL. Mr. Speaker today I rise to honor the 369th Infantry Regiment on their 100th anniversary. Constituted in June of 1913, this regiment was the first African American Regiment to serve with the American Expeditionary Force during World War I.

The U.S. Army's 369th Infantry Regiment, popularly known as the "Harlem Hellfighters," was the best known African American unit of World War I. Federalized in 1917, it prepared for service in Europe and arrived in Brest in December. The next month, the regiment became part of the 93rd Division and continued its training, now under French instructors. In March, the regiment finally received its Federal designation and was reorganized and re-equipped according to the French model. That summer, the 369th was integrated into the French 161st Division and began combat operations.

While African American valor usually went unrecognized, well over one hundred members of the regiment received American and/or French medals, including the first two Americans—Corporal Henry Johnson and Private Needham Roberts—to be awarded the coveted French Croix de Guerre.

Spending over six months in combat, perhaps the longest of any American unit in the war, the 369th suffered approximately fifteen hundred casualties but received only nine hundred replacements. Unit histories claimed they were the first unit to cross the Rhine earning the epithet "Hell Fighters" from their enemies. After considerable effort by Colonel Hayward, the 369th was welcomed home with a parade in February 1919 and reabsorbed into the National Guard. More than one million people witnessed the triumphant parade from Lower Manhattan, up Fifth Avenue to my beloved village of Harlem. The marching band led the troops, and as they turned off 110th Street onto Lenox Avenue the band began to play. Today the lineage and tradition is carried on by the 369th Transportation Battalion, which has since become the 369th Corps Support Battalion. The Harlem Hellfighters continue to serve at home and overseas.

This year we honor a group of men whose selflessness and valor propelled them to protect and serve the very country that left them a perpetually marginalized group of American society. A group of men who fought to defend this country whose dream of freedom was ironically and unremorsefully built on the backs of their ancestors with no avail even as their sons fought for that same ideal decades later. The history of the Harlem Hellfighters is one of dedication and profound spirituality that reminds us that the efforts we make today has everything to do with the world we create for our future.

Mr. Speaker, I ask that you and my distinguished colleagues stand together to recognize such an historic day as our nation marks the 100th year of the 369th Infantry Regiment's dedication to this country. A Celebration of their remarkable service to this country and of the spirit and unwavering strength they displayed throughout.

IN SUPPORT OF WORKERS' MEMORIAL DAY

**HON. ELIZABETH H. ESTY**

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Ms. ESTY. Mr. Speaker, I rise today to observe April 28 as Workers' Memorial Day. Every year on this date, remembrances are held around the world to honor men and women who have lost their lives or were injured in the workplace.

In Connecticut, the CT AFL-CIO will hold a ceremony at our State Capitol Building and then lay wreathes in Bushnell Park at the Workers Memorial.

Workplace fatalities and injuries have decreased over the years, but even one worker not going home at the end of their shift is one too many.

On average across our nation, 13 workers die on the job each day.

According to the Connecticut Department of Labor, about 40 workers in our state lose their lives each year due to workplace injuries.

Last year marked the 25th anniversary of the tragic and avoidable accident in Bridgeport at L'Ambience Plaza.

We will always remember the 28 construction workers who did not return home to their families and loved ones that sad day.

And we will never forget December 14, 2012 when an unconscionable horror happened at Sandy Hook Elementary School in Newtown.

This unimaginable tragedy took the lives of six educators who gave their lives to protect their students.

Mr. Speaker, I urge my colleagues to join together in recognizing Workers' Memorial Day.

**HONORING THE CENTENNIAL OF  
THE CLOROX COMPANY**

**HON. BARBARA LEE**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, April 26, 2013*

Ms. LEE of California. Mr. Speaker, I rise today to honor the Clorox Company—founded and headquartered in Oakland, California—as it celebrates the centennial of its founding on May 3, 1913. Since the beginning, Clorox has shown a commitment to doing responsible business while maintaining a close connection to Oakland and the greater-East Bay community.

Initially named the Electro-Alkaline company, Clorox opened the United States' first commercial liquid bleach factory in Oakland in 1913. In 1916, Mr. William Murray became the company's general manager, and with assistance of his wife and fellow entrepreneur Anne Murray, began to market liquid bleach for household use. The first seaborne shipment of Clorox products left the Port of Oakland in 1921 set for the East Coast via the Panama Canal. By 1928 the company was ready to go public on the San Francisco Stock Exchange. The Clorox Company weathered the Great Depression and went on to play an important role in the war efforts during World War II.

Through the second half of the 20th Century, Clorox's products expanded to include a